

# Exhibit A

## CAPITAL ONE BANK USA N

## TransUnion

## Experian

## Equifax

Account #: 51780590\*\*\*\*

Account Type: Revolving

Account Type - Detail: Credit Card

Bureau Code: Individual

Account Status: Derogatory

Monthly Payment: \$0.00

Date Opened: 09/01/2017

Balance: \$1,304.00

0

No. of Months (terms):

High Credit: \$0.00

Credit Limit: \$1,250.00

Past Due: \$1,304.00

Payment Status: Collection/Chargeoff

Last Reported: 08/19/2021

Account closed at consumer's request and dispute resolved/Consumer disagrees Unpaid balance reported as a loss by the credit grantor.

\*\*CONSUMER STATEMENT\*\* Y ITEM DISPUTED BY CONSUMER

Date Last Active: 02/01/2021

Date of Last Payment: 04/21/2020

## Two-Year payment history

Legend

Month	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
Year	21	21	21	21	21	21	21	21	20	20	20	19
TransUnion	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
Experian	CO	CO	CO	CO	CO	CO	CO	CO	OK	OK	OK	OK
Equifax	CO	CO	CO	CO	CO	CO	CO	CO	OK	OK	OK	OK

# Exhibit B



Better Business Bureau®

[Home](#) > [Massachusetts](#) > [Norwood](#) > [Collections Agencies](#) > [The CCS Companies](#) > Complaints

« Complaints

## Complaints

Not BBB  
Accredited

## The CCS Companies

725 Canton Street  
Norwood, MA 02062-  
2679

<https://www.ccsusa.com/>

(617) 965-2000

**Complaint Type:** Problems with Product/Service **Status:** Answered

09/23/2021

This company has violated the law according to 15 USC 1692. I've reached out to get this handled and they have yet to respond in a satisfactory way. Saying that the debt is validated and has not shown proof. A total of 8 violations are attach.

## Response

09/29/2021

Our office is in receipt of the complaint filed by Mr. Joshua Aubrey. We greatly appreciate this opportunity to respond.

Please be advised that we cannot locate the file in question with the information that has been provided to CCS as part of the consumer's complaint. We would appreciate it if Mr. Aubrey could provide us with information on the specific account in question. If he could please upload to his complaint a copy of a letter with a CCS file number and/or a copy of his credit report, we would be happy to investigate the consumer's concerns further.

We trust this resolves your concerns.

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No knowledge of this account. Never received notice and need this removed immediately due to FDCPA and FCRA violations. Debt has not been verified or validated. Please remove at once. Strict violation of 15 USC 1692g. REMOVE AT ONCE.

**Response**

09/27/2021

*Our office is in receipt of the complaint filed by Mr. Vicente Ortiz. We greatly appreciate this opportunity to respond.*

*Please be advised that we have closed the account with our office and we have also forwarded a copy of the complaint to our creditor-client to review. Furthermore, the Credit Reporting Agencies (CRAs) were instructed to delete the account. Please note that we cannot control the speed in which the CRAs act upon our request and we recommend giving them at least thirty (30) days to update their records.*

*We trust this resolves your concerns.*

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

09/20/2021

I have discovered CCS collection agency has implemented a false accusation in my Equifax report trying to extort money from me. I have no idea why this company CCS has input this in my report. I have had no notice from this company. I have received nothing from Liberty before this inquiry I would have settled this. Liberty states that they sent me mail and notices and they state they kept my insurance active even if I did not pay. I still have not received anything from Liberty I called, and this is what I was told I ask that all documents be mailed be emailed to me. Everyone was homeless COVID struck and had no job how dare this happen collection agencies are monsters. I will never pay them if I owe liberty mutual any money I would them not a collection agency. Remove this inquiry from my credit report. I have had no notifications from Liberty that any balance was due to them because I have not had insurance when them since January of 2021, I was unemployed and still homeless there is no need for car insurance I could not afford and as it is during and still a COVID pandemic. I have received no implications of this fraud from Liberty Mutual I would have rectified it immediately as incorrect.

**Response**

09/28/2021

*Our office is in receipt of the complaint filed by Ms. Lisa Lambert. We greatly appreciate this opportunity to respond.*

*Ms. Lambert previously raised similar concerns through a complaint with the Consumer Financial Protection Bureau (CFPB), and in response to that complaint we advised that prior to receipt of this complaint the account was closed with our office and returned to our creditor-client. Please note that the credit reporting agencies are being instructed to delete the account. We cannot control the speed in which the CRAs act upon our request and we recommend giving them at least thirty (30) days to update their records.*

*We trust this resolves your concerns.*

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

09/20/2021

I am a victim of identity theft. I am writing to request that you block the following fraudulent information from my credit report. I have no idea how the theft took place. I also have no knowledge of any suspects.

E

**Response**

09/27/2021

*Our office is in receipt of the complaint filed by Mr. Eli Elias. We greatly appreciate this opportunity to respond.*

*Mr. Elias indicates this account was fraudulently opened under his name. In support of this, we would please ask that he provide a notarized identity theft affidavit and police report. Upon receipt of the documentation, we would be happy to forward the documentation to our creditor-client to determine if an adjustment is due. In the meantime, we have closed this account with our office and provided our client with a copy of the complaint to review.*

*We trust this resolves your concerns.*

**Complaint Type:** Problems with Product/Service    **Status:** Answered

09/20/2021

I am a victim of identity theft. I am writing to request that you block the following fraudulent information from my credit report. I have no idea how the theft took place. I also

**Response**

09/21/2021

*Our office is in receipt of the complaint filed by Ms. Kaycee Taylor. We greatly appreciate this opportunity to respond.*

*Ms. Taylor indicates this account was fraudulently opened under her name. In support of this, we would please ask that she provide a notarized identity theft affidavit and police report. Upon receipt of the documentation, we would be happy to forward the documentation to our creditor-client to determine if an adjustment is due. In the meantime, we have placed this accounts on hold and requested documentation from our creditor-client to support that the debts are owed by Ms. Taylor. We will send the documentation from our client to Ms. Taylor if and when it is received.*

*We trust this resolves your concerns.*

**Complaint Type:** Problems with Product/Service    **Status:** Answered

09/18/2021

8655\*\*\*\* 04/02/2021 \$281.00

C

**Response**

09/21/2021

*Our office is in receipt of the complaint filed by Ms. Crystal Hawkins. We greatly appreciate this opportunity to respond.*

*Ms. Hawkins complaint does not provide any specific details. If she would like to provide additional information, we would be happy to investigate this matter further. In the meantime, we have requested proof of the debt from our creditor-client and it will be provided to Ms. Hawkins if and when it is received.*

*We trust this resolves your concerns.*

**Complaint Type:** Problems with Product/Service    **Status:** Answered

09/18/2021

I am not liable for this debt with 06 THE GENERAL IN COMPANY and I do not have a contract with CREDIT COLLECTION SERVIC plus they did not provide me with the original



**Response**

09/21/2021

*Our office is in receipt of the complaint filed by Ms. Elisha Winborne. We greatly appreciate this opportunity to respond.*

*Ms. Winborne previously raised similar concerns through a complaint with the Consumer Financial Protection Bureau (CFPB), and in response to that complaint, documentation to support the debt was sent to her on 07/24/2021. Although that documentation supports that the debt is owed by her, we have now closed the account in accordance with Ms. Winborne's request to cease collection activity. Furthermore, the credit reporting agencies (CRAs) are being instructed to delete the account. Please note that we cannot control the speed in which the CRAs will act upon our request and recommend giving them at least thirty (30) days to update their records.*

*We trust this resolves your concerns.*

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

09/18/2021

I am not liable for this debt with EMPIRE CITY LABORATORIES and I do not have a contract with CREDIT COLLECTION SERVICES plus they did not provide me with the original application like I asked.

S

**Response**

09/20/2021

Our office is in receipt of the complaint filed by Ms. Sindy Jaramillo. We greatly appreciate this opportunity to respond.

Please be advised that prior to receipt of this complaint the account was closed with our office and returned to our creditor-client. Although we are no longer handling this account we have forwarded a copy of the complaint to our client for review. Please note that the credit reporting agencies are being instructed to delete the account. We cannot control the speed in which the CRAs act upon our request and we recommend giving them at least thirty (30) days to update their records.

We trust this resolves your concerns.



im not liable for this debt with labcorp and i do not have a contract with ccs collections, also they have not showed me the original application like i asked.

**Response**

09/21/2021

*Our office is in receipt of the complaint filed by Mr. Justin Gathers. We greatly appreciate this opportunity to respond.*

*Please be advised that prior to receipt of this complaint we received Mr. Gathers' request for validation. The account was placed on hold at that time and we have obtained documentation to support the amount of the debt from our client. We are in the process of sending that documentation to Mr. Gathers.*

*We trust this resolves your concerns.*

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

09/17/2021

I LOOKED ON MY CREDIT REPORT AND I SAW THAT THERE IS AN ALLEGED DEBT BEING PLACED ON MY CREDIT REPORT THAT I DID NOT AUTHOURIZE OR HAVE ANY KNOWLEGE ABOUT ITS FRAUDULENT PLEASE REMOVE THIS ACCOUNT FROM MY CREDIT REPORT

**Response**

09/21/2021

*Our office is in receipt of the complaint filed by Ms. Alexxis Green. We greatly appreciate this opportunity to respond.*

*Ms. Green had raised similar concerns in a complaint she filed with the Consumer Financial Protection Bureau (CFPB). It is our belief that we have already resolved the concerns of Ms. Green through the CFPB.*

*We trust this resolves your concerns.*

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# Exhibit C

**Capital One**  
Call Log

Call from 2013 through 2021

Phone Numbers:

877-383-4802

877-514-2265

800-227-4825

# Exhibit D



**Upgrade**

To: Alaameen Abdoql >

4/22/18

## Information about your loan request through Credit Karma



Hi Alaameen,

You recently checked your rates for a personal loan on Credit Karma's website. Unfortunately, we could not provide a rate quote for you at this time. However, you may reapply in 30 days if you feel that your circumstances have changed.

[Click here](#) for more information on why we could not approve your application.

Thank you,  
Upgrade Customer Support

If you have questions, we're here to help.

[support@upgrade.com](mailto:support@upgrade.com)



**LendingClub**

7/20/18

To: Alaameen Abdoql >

## An update on your application



### An update on your application

Dear Alaameen,

Thanks for taking the time to complete your application for a personal loan through LendingClub. At this time, we did not have any offers that fit your credit profile. We want to assure you that your application had no impact to your credit score.

We understand it took time and energy to complete the application, so we wanted to provide information on why we weren't able to help. **Log into your account** to find the Adverse Action notice, which explains the reasons why we could not approve your loan right now.

**See Your Notice**



Keep in mind that your financial profile can change every 30 days, which may result in a different outcome in the future. You're welcome to come back and check your rate with us.

Thanks again for considering us, and we wish you all the best in your financial future.

Best regards,  
The LendingClub Team